

CLAIM AMENDMENTS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently amended) A method performed by a payment card processor, comprising: sending a first notification message to a first device associated with a payment card holder of a payment card and a second notification message to a second device associated with a second party other than the payment card holder of an attempted transaction using a payment card when a purchase amount of the an attempted transaction exceeds a maximum purchase threshold, and wherein the second party is affiliated with a business associated with the payment card; and processing the attempted transaction without sending the first notification message and the second notification message to the device when the purchase amount of the attempted transaction does not exceed the maximum purchase threshold; wherein the first notification message includes and the second notification message each include a plurality of options for the payment card holder to decline authorization of the attempted transaction.

2. (Currently amended) The method of claim 1, wherein the plurality of options comprise a first option for the payment card holder to decline authorization of an undesirable but non-fraudulent transaction, and a second option for the payment card holder to decline authorization of a fraudulent transaction.

3. (Currently amended) The method of claim 2, further comprising: receiving a selection made by the payment card holder of the first option; and based on the selection, providing a message to a merchant involved in the attempted transaction to decline the attempted transaction and to return the payment card to an individual attempting the transaction.

4. (Currently amended) The method of claim 2, further comprising:
receiving a selection ~~made by the payment card holder~~ of the second option; and
based on the selection, providing a message to a merchant involved in the attempted
transaction to decline the attempted transaction and to withhold the payment card
from an individual attempting the transaction.

5. (Currently amended) The method of claim 2, further comprising:
receiving a selection ~~made by the payment card holder~~ of the second option; and
based on the selection, locking an account associated with the payment card.

6. (Currently amended) The method of claim 2, further comprising:
receiving a selection ~~made by the payment card holder~~ of the second option; and
based on the selection, automatically reporting the fraudulent transaction to a law
enforcement authority.

7. (Currently amended) The method of claim 2, further comprising:
receiving a selection ~~made by the payment card holder~~ of the second option; and
based on the selection, automatically reporting the fraudulent transaction to a credit
reporting agency.

8. (Currently amended) The method of claim 1, further comprising:
receiving a selection ~~made by the payment card holder of one of the plurality of options~~
to decline the attempted transaction message to pre-approve a particular payment
card transaction above the maximum threshold transaction based on a threshold
rule; and
processing the particular transaction without sending the first notification message and
the second notification message a reason code to a merchant involved in the
attempted transaction to indicate why the attempted transaction has been declined.

9. (Currently amended) The method of claim 1, ~~wherein the notification message further includes an option for the payment card holder to authorize the attempted transaction~~ further comprising sending the first notification message and the second notification message when a second attempted transaction occurs that does not exceed the maximum purchase threshold but does exceed a threshold number of uses of the payment card in a particular time period.

10. (Currently amended) The method of claim 1, ~~wherein the notification message indicates a transaction amount, a merchant name, and at least part of a number of the payment card~~ further comprising sending the first notification message and the second notification message when a second attempted transaction occurs that does not exceed the maximum purchase threshold but does occur in a particular time window.

11. (Currently amended) A system comprising:

a payment card transaction notification and authorization system that uses a

telecommunication network configured to:

send a notification message from a payment card processor to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold;to;

provide a first option for the payment card holder to decline authorization of the attempted transaction upon receiving the notification message for a non-fraudulent transaction;to;

provide a second option for the payment card holder to decline authorization of the attempted transaction upon receiving the notification message for a fraudulent transaction; and to;

decline authorization ~~of and~~ send a message to a merchant involved in the attempted transaction to return the payment card to an individual making the attempted transaction in response to receiving information indicating an input on the device selecting the first option;

~~or the decline authorization and send a message to the merchant involved in the attempted transaction to withhold the payment card from the individual making the attempted transaction in response to receiving information indicating the input on the device selecting the second option by the payment card holder;~~ and

~~the system being configured to process the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold.~~

12. (Currently amended) The system of claim 11, wherein ~~the first option relates to declining authorization of an undesirable but non-fraudulent transaction, and the second option relates to declining authorization of a fraudulent transaction~~ payment card transaction notification and authorization system uses the telecommunications network to send a second notification when the purchase amount of the attempted transaction does not exceed the maximum purchase threshold but the attempted transaction exceeds a threshold number of uses of the payment card in a particular time period.

13. (Currently amended) The system of claim 12, wherein the payment card transaction notification and authorization system ~~is further configured to provide a message to a merchant involved in the attempted transaction to decline the attempted transaction and to return the payment card to an individual attempting the transaction in response to receiving information indicating an input selecting the first option by the payment card holder~~ uses the telecommunications network to send a second notification when the purchase amount of the attempted transaction does not exceed the maximum purchase threshold but the attempted transaction occurs in a particular time window.

14. (Currently amended) The system of claim 12, wherein the payment card transaction notification and authorization system ~~is further configured to provide a message to a merchant involved in the attempted transaction to decline the attempted transaction and to withhold the payment card from an individual attempting the transaction in response to receiving information indicating an input selecting the second option by the payment card holder~~ uses the telecommunications network to send a second notification when the purchase amount of the attempted transaction does not exceed the maximum purchase threshold but the attempted transaction would cause a credit limit of the payment card to be exceeded.

15. (Currently amended) The system of ~~claim 12,~~ claim 11, wherein the payment card transaction notification and authorization system ~~is further configured~~ uses the telecommunications network to have ~~look~~ an account associated with the payment card locked in response to receiving information indicating an input selecting the second option by the payment card holder.

16. (Previously Presented) The system of claim 12, wherein the payment card transaction notification and authorization system is further configured to automatically report the fraudulent transaction to a law enforcement authority in response to receiving information indicating an input selecting the second option by the payment card holder.

17. (Previously Presented) The system of claim 12, wherein the payment card transaction notification and authorization system is further configured to automatically report the fraudulent transaction to a credit reporting agency in response to receiving information indicating an input selecting the second option by the payment card holder.

18. (Currently amended) The system of claim 11, wherein the payment card transaction notification and authorization system is further configured to send a reason code to a merchant involved in the attempted transaction to indicate why the attempted transaction has been declined in response to receiving information indicating ~~the input to select~~ selection of the first option or the second option by the payment card holder.

19. (Previously presented) The system of claim 11, wherein the payment card transaction notification and authorization system is further configured to provide an option for the payment card holder to authorize the attempted transaction.

20. (Previously Presented) The system of claim 11, wherein the notification message indicates a transaction amount, a merchant name, and at least part of a number of the payment card.

21. (Previously Presented) The system of claim 11, wherein the payment card transaction notification and authorization system is further configured to increase a purchase limit threshold for the payment card based on a short message service (SMS) message received from the payment card holder.

22. (Currently amended) A method comprising:

sending a notification message from a payment card processor to a device associated with a payment card holder of an attempted transaction using a payment card when a purchase amount of the attempted transaction exceeds a maximum purchase threshold, the notification message indicating a transaction amount, a merchant name, and at least part of a number of the payment card, and processing the attempted transaction without sending the notification message to the device when the attempted transaction does not exceed the maximum purchase threshold;

providing an option for the payment card holder to authorize the transaction;

providing multiple options for the payment card holder to decline authorization of the attempted transaction, the multiple options comprising a first option for the payment card holder to decline authorization of an undesirable but non-fraudulent transaction, and a second option for the payment card holder to decline authorization of a fraudulent transaction;

receiving a selection of one of the options made by the payment card holder;

when the first option is selected, providing a message to a merchant involved in the attempted transaction to decline the attempted transaction and to return the payment card to an individual attempting the transaction; and

when the second option is selected, locking an account associated with the payment card and providing a second message to the merchant involved in the attempted transaction to decline the attempted transaction and to withhold the payment card from the individual attempting the transaction.

23. (Cancelled).

24. (Currently amended) The method of claim 1, wherein the attempted transaction is processed without sending the first notification message and the second notification message ~~to the device associated with the payment card holder~~ when the attempted transaction is at a payment card holder approved type of merchant.

25. (Currently amended) The method of claim 1, wherein the first notification message and the second notification are sent when the attempted transaction exceeds a payment card holder usage threshold.

26. (Currently amended) The method of claim 1, wherein the attempted transaction is processed without sending the first notification message and the second notification message to the device associated with the payment card holder when the attempted transaction occurs during a payment card holder time window threshold.

27. (Currently amended) The method of claim 1, wherein the first notification message and the second notification message are sent when the attempted transaction exceeds a payment card holder credit limit threshold.

28. (Cancelled).

29. (Previously presented) The system of claim 11, wherein the attempted transaction is processed without sending the notification message when the attempted transaction is at a payment card holder approved type of merchant.

30. (Previously presented) The system of claim 11, wherein the notification message is sent when the attempted transaction exceeds a payment card holder usage threshold.

31. (Previously presented) The system of claim 11, wherein the attempted transaction is processed without sending the notification message when the attempted transaction occurs during a payment card holder time window threshold.

32. (Previously presented) The system of claim 11, wherein the notification message is sent when the attempted transaction exceeds a payment card holder credit limit threshold.